

**Information to identify the case:**

Debtor 1	<b>Matthew J. Loyer</b>	Social Security number or ITIN	xxx-xx-9555
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	<b>16-24686-MBK</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew J. Loyer

12/6/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Matthew J. Loyer  
DebtorCase No. 16-24686-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 27

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db +Matthew J. Loyer, 33 Augusta Drive, Columbus, NJ 08022-2365  
 516316365 +Cenlar Home Loans, Acct No xxxxxx6+877, 425 Phillips Avenue, Trenton, NJ 08618-1430  
 516428880 +NJSVS, Surcharge Violation System Office, Bankruptcy Unit, PO Box 4850,  
 Trenton, NJ 08650-4850  
 516316369 New Jersey Attorney General Office, Acct No xxxxxx xxxxxx x5832,  
 Division of Law - Justice Complex, 25 Market Street, PO Box 112, Trenton, NJ 08625-0112  
 516457129 +New Jersey Housing & Mortgage Finance Agency, c/o Cenlar FSB, Attn: BK Department,  
 425 Phillips Boulevard, Ewing, NJ 08618-1430  
 516316370 +New Jersey Motor Vehicle Commission, Acct No xxxxxx xxxxxx x5832, Administrative Unit,  
 225 East State Street, Trenton, NJ 08666-0001  
 516523564 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty +EDI: QTJORR.COM Dec 07 2019 05:48:00 Thomas Orr, Law Office of Thomas J. Orr,  
 321 High Street, Burlington, NJ 08016-4411

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2019 01:28:57 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 07 2019 01:28:53 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516316363 +EDI: AMEREXP.COM Dec 07 2019 05:48:00 American Express, Acct No xx6008, PO Box 981537,  
 El Paso, TX 79998-1537  
 516417234 EDI: BECKLEE.COM Dec 07 2019 05:48:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516316364 +EDI: CAPITALONE.COM Dec 07 2019 05:48:00 Capital One Bank, Acct No xxxx-xxxx-xxxx-4129,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 516385034 EDI: CAPITALONE.COM Dec 07 2019 05:48:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 516316366 EDI: CHASE.COM Dec 07 2019 05:48:00 Chase, Acct No xxxx-xxxx-xxxx-8725, PO Box 15298,  
 Wilmington, DE 19850-5298  
 516529235 E-mail/PDF: resurgentbknofications@resurgent.com Dec 07 2019 01:50:02 LVNV Funding LLC,  
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517223372 E-mail/PDF: resurgentbknofications@resurgent.com Dec 07 2019 01:34:13  
 LVNV Funding, LLC its successors and assigns as as, PO Box 10587,  
 Greenville, SC 29603-0587  
 516316367 +E-mail/Text: bk@lendingclub.com Dec 07 2019 01:29:44 Lending Club, Acct No xxxx3024,  
 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985  
 516316368 +E-mail/Text: bk@lendingclub.com Dec 07 2019 01:29:44 Lending Club, Acct No xxx4999,  
 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985  
 516431124 +EDI: AGFINANCE.COM Dec 07 2019 05:48:00 ONEMAIN FINANCIAL, 605 MUNN ROAD,  
 FT. MILL, SC 29715-8421  
 516316371 EDI: AGFINANCE.COM Dec 07 2019 05:48:00 One Main Financial, Acct No xxxxxxxx-xxx6994,  
 Bankruptcy Department, PO Box 6042, Sioux Falls, SD 57117-6042  
 516316372 +EDI: AGFINANCE.COM Dec 07 2019 05:48:00 One Main Financial, Acct No xxxxxxxx-xxx6994,  
 650 Route 206, Unit 6/F, Bordentown, NJ 08505-1518  
 516950080 EDI: PRA.COM Dec 07 2019 05:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk, VA 23541  
 516950081 EDI: PRA.COM Dec 07 2019 05:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
 516376697 EDI: RMSC.COM Dec 07 2019 05:48:00 Synchrony Bank,  
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 516499642 +EDI: RMSC.COM Dec 07 2019 05:48:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 516316373 E-mail/Text: vci.bkcy@vwcredit.com Dec 07 2019 01:29:07 Volkswagen Credit, PO Box 3,  
 Hillsboro, OR 97123-0003

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +New Jersey Housing & Mortgage Finance Agency, c/o Cenlar, FSB, Attn: BK Department,  
 425 Phillips Boulevard, Ewing, NJ 08618-1430

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Dec 06, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
dnj@pbslaw.org  
Thomas Orr on behalf of Debtor Matthew J. Loyer tom@torrlaw.com, Torr@ecf.axosfs.com  
Thomas J Orr on behalf of Debtor Matthew J. Loyer tom@torrlaw.com,  
xerna@aol.com;orrtr87054@notify.bestcase.com

TOTAL: 6